

**Information to identify the case:**

|                                 |                                  |             |  |
|---------------------------------|----------------------------------|-------------|--|
| Debtor 1                        | Antonio Chitic                   |             | Social Security number or ITIN xxx-xx-6524 |
|                                 | First Name                       | Middle Name | Last Name                                  |
| Debtor 2<br>(Spouse, if filing) | First Name Middle Name Last Name |             | Social Security number or ITIN _____       |
|                                 | First Name                       | Middle Name | Last Name                                  |
| United States Bankruptcy Court  | District of New Jersey           |             |  |
| Case number:                    | 16-24998-JKS                     |             |  |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Antonio Chitic

11/5/19

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Antonio Chitic  
Debtor

Case No. 16-24998-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 17

Date Rcvd: Nov 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2019.

db +Antonio Chitic, 703 90th Street, Apt. 1, North Bergen, NJ 07047-5243  
cr +Specialized Loan Servicing LLC as servicing agent, C/O Buckley Madole, P.C.,  
99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
cr +Specialized Loan Servicing LLC, as servicing agent, P. O. Box 9013, Addison, TX 75001-9013  
516323948 CITIMORTGAGE INC, ATTN: BANKRUPTCY, PO BOX 6423, SIOUX FALLS, SD 57117  
516323952 +OCWEN/HOMEWARD RESIDENTIAL, 1525 S BELTLINE, COPPELL, TX 75019-4913  
516323956 +Phelan Hallinam & Diamond PC, 400 Fellowship Road, Suite 100,  
Mount Laurel, NJ 08054-3437  
516323957 +SLS, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386  
516527144 +U.S. Bank N.A., Trustee (See 410), C/O Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
518519082 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
516323960 +VISA DEPT STORE NATIONAL BANK, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 06 2019 00:17:04 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 06 2019 00:16:59 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516323942 +EDI: AMEREXPR.COM Nov 06 2019 04:38:00 AMEX, CORRESPONDENCE, PO BOX 981540,  
EL PASO, TX 79998-1540  
516323944 +EDI: BANKAMER.COM Nov 06 2019 04:33:00 BANK OF AMERICA, NC4-105-03-14, PO BOX 26012,  
GREENSBORO, NC 27420-6012  
516323950 +E-mail/Text: bncnotices@becket-lee.com Nov 06 2019 00:16:06 KOHLS/CAPITAL ONE,  
PO BOX 3120, MILWAUKEE, WI 53201-3120  
516323958 +EDI: RMSC.COM Nov 06 2019 04:33:00 SYNCHRONY BANK/LOWES, PO BOX 965064,  
ORLANDO, FL 32896-5064  
516323962 +EDI: WFFC.COM Nov 06 2019 04:38:00 WELLS FARGO HOME MTG (DBA) AMERICAS SERV,  
1000 BLUE GENTIAN RD. #300, MAC #X7801-02K, EAGAN, MN 55121-1786

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516323943\* +AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540  
516323946\* +BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012  
516323947\* +BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012  
516323945\* +BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012  
516323949\* CITIMORTGAGE INC, ATTN: BANKRUPTCY, PO BOX 6423, SIOUX FALLS, SD 57117  
516323951\* +KOHLS/CAPITAL ONE, PO BOX 3120, MILWAUKEE, WI 53201-3120  
516323953\* +OCWEN/HOMEWARD RESIDENTIAL, 1525 S BELTLINE, COPPELL, TX 75019-4913  
516323954\* +OCWEN/HOMEWARD RESIDENTIAL, 1525 S BELTLINE, COPPELL, TX 75019-4913  
516323955\* +OCWEN/HOMEWARD RESIDENTIAL, 1525 S BELTLINE, COPPELL, TX 75019-4913  
516323959\* +SYNCHRONY BANK/LOWES, PO BOX 965064, ORLANDO, FL 32896-5064  
516323961\* +VISA DEPT STORE NATIONAL BANK, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053  
TOTALS: 0, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for  
Banc of America Funding Corporation 2007-3, U.S. Bank National Association, as Trustee  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 17

Date Rcvd: Nov 05, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent  
of Banc of America Funding Corporation 2007-3, U.S. Bank National Association, as Trustee  
NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent  
for Banc of America Funding Corporation 2007-3, U.S. Bank National Association, as Trustee  
NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com  
Marie-Ann Greenberg magecf@magttrustee.com  
Melissa N. Licker on behalf of Creditor Specialized Loan Servicing LLC as servicing agent of  
Banc of America Funding Corporation 2007-3, U.S. Bank National Association, as Trustee  
NJ\_ECF\_Notices@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor Banc of America Funding Corporation 2007-3, U.S.  
Bank National Association, as Trustee rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Debtor Antonio Chitic rbear611@aol.com,  
ecf@lowbankruptcy.com:r57808@notify.bestcase.com

TOTAL: 7